

Celebrating Small Business Success in Massachusetts

Breakfast hosted by the
Merrimack Valley Chamber of Commerce

Including the presentation of the SBA's Small Business Week 2007 Awards

Date: Friday, May 11, 2007
Location: Salvatore's Conference Center
354 Merrimack Street,
Lawrence, MA 01840

The SBA awards will be presented at a Merrimack Valley Chamber of Commerce small business day breakfast event followed by workshops and SBA's quarterly partners' meeting.

Breakfast: 8 – 10 a.m. The featured speaker will be Massachusetts Governor Deval Patrick who will also present the SBA awards.

Partners' Meeting: 10:15 a.m. – 1:00 p.m. featuring a NADCO presentation and SBA lender awards.

For more information about the breakfast, please call Merrimack Valley Chamber President Joe Bevilacqua @978-686-0900.

2007 Small Business Award Winners

Massachusetts 2007 Small Business Person of the Year

Craig A. Bovaird, President
Built-Rite Tool & Die, Inc. and the Reliance Engineering Division
851 Sterling Road
Lancaster, MA 01523



Mr. McGuire: “I want to say one word to you. Just one word.”

Benjamin: “Yes, sir.”

Mr. McGuire: “Are you listening?”

Benjamin: “Yes, I am.”

Mr. McGuire: “Plastics”

quotes from *The Graduate*, 1967

Craig Bovaird, president of Lancaster, Massachusetts-based Built-Rite Tool & Die, Inc. and the Reliance Engineering Division began his career in the plastics industry at Holden Plastics right after graduating from college with a B.S. in Management. His training and experience at Holden Plastics led him to found MassTech Molding Corp. in 1990 which evolved into Built-Rite Tool and Die, Inc. and the Reliance Engineering Division in 1999.

Built-Rite Tool & Die provides component design, mold design, and mold making services for the plastics industry. Reliance Engineering is the custom molding division of the company and engages in the full scale manufacturing of precision Thermoplastic and Thermoset plastic parts. Several markets are served and include aerospace, medical, defense and high reliability electronics. Building on this core expertise the company provides value added services. These services require adherence to rigid specifications for build to print assembly of low to moderate volume products.

Bovaird’s path to success includes a long-term counseling relationship with Senior Management Counselor John Rainey of the Clark University Small Business Development Center. Rainey helped Bovaird and his then-partner Jim Essary, with the organizational and financial aspects of the business, took them through a full-blown business plan, including detailed financial projections.

To jump start the molding side of the business, Bovaird, with help from Rainey, made two major purchases—a small injection molding company in southeastern Massachusetts, which they moved to a second purchase, a shop just one building away from their factory in Lancaster. Those purchases required further capitalization and legal assistance. Armed with a detailed business plan and advice and referrals from Rainey, the company successfully obtained funding for the entire project.

The company went through some very difficult times shortly after the acquisition when the owners struggled to meet payroll, did not compensate themselves for a substantial period of time, and continued to invest funds into the company at high personal financial risk. The most impressive part of building this company is that management did it when the plastic molding industry was in a major decline and many plastics’ companies were closing their doors.

Not only has Built Rite survived, it has thrived: revenues have grown from \$1.3 million in 1999 to \$4 million in 2006 resulting in a compounded annual growth rate of 17% over the last seven years and 13% over the last three years. The company employed 10 people in 1999 and 35 in 2006, a compounded annual growth rate of 52%. Built Rite is to be commended for increasing revenues and creating manufacturing jobs in Massachusetts. Bovaird was nominated by John Rainey, senior management counselor, Clark University Small Business Development Center.



New England & Massachusetts Small Business Exporters

Leslie DeGraff-Grinnell, President, and Ed Grinnell, Founder

Eddie's Wheels for Pets, Inc.

140 State Street

Shelburne Falls, MA 01370

Eddie's Wheels for Pets, Inc., founded in 1998, makes custom mobility carts for disabled dogs, cats, and other companion animals, restoring quality of life for disabled animals, and providing the means for them to rehabilitate from neurological or orthopedic injuries and diseases.

Ed and Leslie Grinnell created the business when their dog lost the use of her rear legs due to spondylosis and disc disease. Dissatisfied with the commercial products available at the time, and with 35 years of experience as an industrial mechanic, electrician and mechanical designer, Ed built her a wheelchair that would restore her to a decent quality of life. Leslie brought her artistic skills to the business after having been a studio potter for 25 years.

P. Ann Pieroway, program director of the Western Massachusetts office of the Massachusetts Export Center, a SBA resource partner, nominated Eddie's for this award. She began working with the company in 2001 and helped develop an international marketing plan, assisted in locating foreign markets, identified both domestic and international competition and has helped them identify potential agents and veterinarians in Canada, the UK and Ireland. Ms. Pieroway nominated the Grinnells for this award.

Eddie's relies on its Web site as its primary marketing tool. Since the Web site went up in January 1999, they have sent carts all over the world including Japan, Australia, Sri Lanka, South Africa, Israel, Greenland, Turkey, Ecuador, and Europe. Veterinarians, who once believed that carts don't work for big dogs, have seen how successfully Eddie's carts have met the needs of larger breeds. The Grinnells have attended the International Symposium for Animal Rehabilitation and the Western Veterinary Conference, where veterinarians and rehabilitation specialists have enthusiastically supported their products.

Eddie still designs every cart, and their well-trained experienced crew still builds each cart by hand with the dog's name on it.

Massachusetts Jeffrey A. Butland Family-Owned Business

David C. Southworth, President

Southworth Company

265 Main Street

Agawam, MA 01001



The year 2007 marks the 168th anniversary of the founding of Southworth Company, a leading producer and marketer of fine cotton-fiber business paper and related products. The company held its first organizational meeting on April 29, 1839, a date which serves as the official "birthday."

When Wells Southworth and his brother Edward, the two largest investors in the initial subscription of \$30,000, set up the company - then called the Southworth Manufacturing Company - they built their mill in Mittineague, in the area west of Springfield, Massachusetts. Before the concept of market segments existed, they set out to make fine cotton-fiber paper for government and business use. Southworth is still located in the same town where it first opened its paper mill, is owned and run by the same founding family, and continues to produce the same high quality cotton-fiber paper with which it began.

"In the 167 years succeeding the company's founding," says David Southworth, president and a fifth generation member of the family, "the paper industry has undergone many changes. The particular segment occupied by Southworth has seen some of the most serious challenges but we have found opportunities where others see headaches, and made profits where others see problems."

In the past several years, Southworth's line of products has evolved radically, adding papers with contemporary colors, textures and shapes. Southworth markets products suited to both small-to-medium-sized businesses and computer-savvy consumers, with products such as presentation kits, awards, wedding invitations, and an array of die-cut, textured and colored stationery. And it continues to lead the market for résumé stationery with 100-percent cotton-fiber papers.

Underpinning Southworth Company's strengths is the belief and knowledge that there will always be a need for premium cotton-fiber paper. If a document is important and needs to last, it has to be printed on heavy-weight, cotton-fiber paper, otherwise it will deteriorate and be worthless. In short, there will always be wills and wedding invitations, résumés and cover letters, proclamations and presentations. Dianne Fuller Doherty, director, Western Massachusetts Small Business Development Center, nominated Southworth for this award.



Massachusetts Rising Star Award Winner

Shawn Delude, President

Sandy Paws Holding, Inc., d/b/a Nauset Disposal

85 Rayber Road

Orleans, MA 02653

Shawn Delude started his career with Bayside Disposal, a Cape-Cod based company, and learned that service is everything! When Bayside sold out to BFI in 1993, he stayed with the company but learned that he preferred to work for a local company that valued excellent customer service rather than a large international corporation that focused on shareholder value.

Shawn founded Nauset Disposal in the year 2000 with just a Toyota pick-up truck and a pair of work gloves. This then home-based business serviced Orleans and Eastham only.

In nearly seven years, Nauset has grown to serve 500 commercial accounts and more than 2,000 residential customers on the lower Cape. A \$35,000 SBA-backed loan in participation with Citizens Bank helped the firm grow. Commitment to customer service has paid off: between 2004 and 2005 revenues increased by 147% and between 2005 and 2006 another 47%. Another milestone for Nauset was the construction of a 3,200 square foot commercial building in 2006.

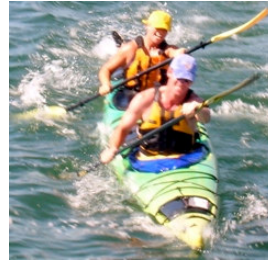
Nauset Disposal hires, banks, pays taxes and conducts business locally and with respect for the community and the environment. Because of concern for the delicate Cape Cod environment, the company uses smaller trucks than most disposal firms and takes pride in keeping them well-maintained and clean. The company developed a recycling route and facilities for sorting.

Nauset Disposal is dedicated to its community and contributes time and service to events throughout the year. They believe in supporting local business and try to impress upon people the importance of doing business locally.

Shawn recently launched a membership website to create a forum where local business owners and consumers can find each other, thereby promoting and sustaining the local economy. Tammy Glivinski, president of Glivinski & Associates, Inc., nominated Shawn for this award.

Massachusetts Young Entrepreneur

Carolyn “Chick” Dowd, Owner
Island Spirit Kayak
P.O. Box 1666
Oak Bluffs, MA 02557



Island Spirit Kayak began with one kayak and one determined Chick. Through the guidance of SCORE, the support of the Martha’s Vineyard Chamber of Commerce, friends and family, Island Spirit Kayak now leads paddle adventures for groups up to 70!

Carolyn “Chick” Dowd, founded Island Spirit Kayak in her hometown on the island of Martha’s Vineyard. Upon graduation from Boston University, she sought the guidance of a SCORE counselor, armed with a stapled pile of post-it notes, sketches, and ideas, to help create a business plan. With a more organized vision, Island Spirit Kayak secured a small business loan and was off to its first season in 2002.

Island Spirit Kayak now leads families, youth groups, corporate programs, and guests on high-spirited and game filled tours of Martha’s Vineyard. Kids Kamp, Kayak Ultimate Frisbee, kayak surfing, kayak fishing, moonlight/ sunset paddles, overnight excursions to Cuttyhunk, sunrise trips around the Aquinnah cliffs, and GPS scavenger hunts are a few of the trips Island Spirit offers.

The business also supports and participates in annual island kayak races, parades, events, and fundraisers. Their fleet has grown to over 45 kayaks, two canoes, two trailers, and a fantastic staff. The ISK Team members come from various walks of life, bringing diverse talents to the company. They are a high-spirited staff of dedicated kayakers and are all ACA certified, annually trained for CPR, First Aid, and Ocean Rescue. Island Spirit receives many compliments about the professionalism and thoughtfulness of their staff.

As a certified ACA and BCU instructor trainer, Chick began guiding and certifying guides in Nova Scotia, Thailand, Myanmar, and San Francisco during the off seasons to gain experiences and ideas for ISK.

Island Spirit Kayak is currently exploring expansion on the island of Vieques, Puerto Rico. They hope to encourage visitors to experience Vieques through eco-tourism, observing its natural beauty in the unobtrusive way it should be seen because, “It’s only an island if you look at it from the water.” Linda Dellatorre, manager of tourism services, Martha’s Vineyard Chamber of Commerce, nominated Ms. Dowd for this award.



National, New England and Massachusetts Financial Services Champion

Anne M. Cerami, Senior Vice President &
Manager of Agency Guaranty Programs
TD Banknorth, NA
17 New England Executive Park
Burlington, MA 01803

Ms. Cerami began her banking career in 1989 in the commercial lending field, working with a number of Massachusetts financial institutions and earning her Executive MBA at Suffolk University along the way.

She joined TD Banknorth in 2002 and was immediately tasked with lifting the bank’s SBA standing from among those at the bottom of SBA’s annual bank ranking to #3. She focused on SBA’s simplified program, *SBAExpress*, developed a process that worked, and got the program up and running within one month after having been given the assignment. On September 30, 2004, SBA’s year end, TD Banknorth had achieved its goal of being SBA’s #3 lender in Massachusetts.

During her career at TD Banknorth, Ms. Cerami has negotiated referral agreements with technical service providers throughout the bank's footprint as part of the launch of the SBA Community Express program. This program specifically targets a number of under-served areas and requires business owners to obtain technical assistance as a condition of the loan to help reduce the number of start-up businesses that fail.

She is also a dedicated member of her community, having served on ACCION, USA's Advisory Board for many years. ACCION is an organization that is committed to bringing affordable microfinance solutions to small business owners who may not yet be able to qualify for bank financing. As a volunteer with Lawrence Community Works, she has taught business plan writing classes to women in the IDA program that are considering becoming business owners.

Ms. Cerami has been rewarded for her extraordinary efforts by being named senior vice president and manager of agency guaranty programs at TD Banknorth. She and her staff, located in three states, have the responsibility of insuring compliance with state and federal guaranty programs spanning the bank's entire footprint in New England and the Mid-Atlantic regions.

National SBA Export Lender

James Hanlon, New England SBA/Government Lending Department Manager
Sovereign Bank
97 Libbey Parkway
Weymouth, MA 02189



Jim is responsible for overseeing the SBA loan process for Sovereign Bank in New England. In this role he is directly involved in business development, approval, and portfolio management of all SBA guaranteed loan obligations. In addition, Jim is responsible for supporting the entire bank throughout the Northeast in facilitating SBA Export Working Capital loans. He has 15 years of SBA and community banking experience.

Since assuming his role at Sovereign Bank three years ago, Jim has initiated a new spirit into community lending. He is committed to providing Sovereign's commercial relationship managers with uncomplicated access to SBA guarantees through the creation of innovative loan and technical assistance programs. Over the last three years, Sovereign's SBA loan volume in both 7a and 504 loans has increased in every state where the bank has a presence. As other large banks' SBA loan volume decreased in the Massachusetts market, Sovereign's SBA lending activity increased by 25%.

Loan programs like the SBA 7a, 504 and Export Working Capital Program are an important part of Sovereign's mission to provide innovative financing solutions tailored to business clients' needs.

Jim extends his commitment to the community into his personal life as well. He is active in a number of community and business organizations, including Junior Achievement, the South Shore Chamber of Commerce, Southeastern Economic Development, and the National Association of Government Guaranteed Lenders.

Jim holds a Bachelor of Science from Bryant University in Smithfield, Rhode Island, and an M.B.A. from the University of Massachusetts in Boston.



New England and Massachusetts Women in Business Champion

Nancy M. Gibeau, Senior Loan Officer
New Bedford Economic Development Council, Inc.
1213 Purchase Street
New Bedford, MA 02740

While Nancy Gibeau has worked in banking/lending/economic development for more than 15 years, SBA is recognizing her for her efforts to increase business and financial opportunities for women. In her current position as senior loan officer with the New Bedford Economic Development Council, Inc. Nancy has provided millions of dollars in financing to women-owned businesses throughout southeastern Massachusetts.

In addition to her job with the NBEDC, Nancy volunteers countless hours counseling and educating women. She has created and sponsored training workshops for low income and disadvantaged women, is a major player in an annual business forum for women, and volunteers to help school age girls and boys.

Specific efforts on behalf of women include the following:

As part of the training offered by NBEDC, Nancy began working with the YWCA to offer courses to *Women in Transition*. These are women who have been displaced from their homes because they have been in prison, rehab or victims of domestic abuse. Some of the women have the talents and skills that would enable them to start a new business, but really need help with the basics before taking the steps necessary to begin.

Nancy partners with the Center for Women & Enterprise to create and offer a training program called *Eight Ways to Make your Money Work for You*, an eight week program designed to enable women to achieve their economic goals, including for some, starting a business.

Another major accomplishment is Nancy's collaboration with the New Bedford Chamber of Commerce is a training program for women-owned business owners, called *What You Need to Know about Getting the Capital You Need*.

In her nomination letter on behalf of Nancy, Melinda L. Ailes, senior management counselor at the Southeastern Massachusetts Regional Small Business Development Center, writes: "What is particularly noteworthy about Nancy is her passion for helping women. When she puts on a workshop for women, it is standing room only."

New England and Massachusetts Minority Small Business Champion

Jesse C. Jeter, Founder/President and Chair
Christian Economic Development Association, Inc.
47 Kemble Street
Roxbury, MA 02119



Jesse Jeter founded the Christian Economic Development Association Inc., a multicultural, multi-racial, interdenominational, faith-based financial concepts ministry, in 2002. The CEDA founders believe that God has "called" them to foster economic development through spiritual growth for Christians and non-Christians alike. It is CEDA's mission to educate the community about financial concepts and to help individuals acquire the knowledge, confidence and motivation to strive for and attain both personal and financial success.

CEDA's vision is threefold: networking, business promotion and shared resources. The first is achieved by bringing together individuals to share information about economic issues. The second, by promoting the goods and services of Christian-owned businesses while the last is achieved by encouraging individuals to share their time, talents, and resources including money, with each other.

CEDA is governed by a board of directors and advisors who give their time, talent and resources on a volunteer basis. CEDA hosts three annual events which serve to educate and inspire the local community to be successful in business: (1) the *Money with a Purpose* conference and trade fair; (2) their Business-to-Business symposium; (3) their Leadership and Wealth Summit.

CEDA also maintains an active Web site encouraging community businesses to network and offers space for employers to list job opportunities. In addition to their Web site, CEDA keeps the community informed and connected with their monthly newsletter, a business directory and their *Sell, Buy & Share* series.

In addition to his volunteer efforts at CEDA, Jesse is a savvy businessman who serves as vice president of business development at Jet-A-Way, Inc., a waste disposal and recycling company, founded by his parents in 1969. Located in Roxbury, Jet-A-Way has grown into a \$17 million family-owned and operated business.

Jesse is also active in The New England Minority Purchasing Council, the New Market Business Association and the Minority Contractors Association. Tony Parham, owner of The Koinonia Group, nominated Jesse for this award.



Massachusetts Small Business Journalists

Ernie Johnson, Glenn Ritt, Robert Viamari, Co-Publishers

Cape Business Magazine

704 Main Street, Route 6A

Dennis, MA 02638

Robert Viamari, Glenn Ritt and Ernie Johnson co-founded the Dennis-based Cape Business Publishing Group LLC, and co-publish *Cape Business* magazine, the only business magazine published on the Cape and Islands. The Cape Business Publishing Group corporate offices are in Dennis, Massachusetts.

Cape Business is an authoritative, indispensable and entertaining magazine chronicling Cape Cod's economy – the issues, people, events, decisions and investments that affect the business community. This bimonthly publication profiles both large and small Cape businesses and the personalities behind them. The magazine focuses on Cape industries and issues and report on the people that are making business news. In addition, each issue provides data, surveys and economic and financial information – all in a full four-color glossy and readable format.

The co-founders brought a breadth of this experience to this venture. Prior to founding Cape Business Publishing, Viamari spent more than 20 years in the financial services industry, holding various senior-level roles, including 10 years as a senior officer of Merrill Lynch. Viamari also served as assistant director with Hartford Variable Annuity Life Insurance Company, a subsidiary of Hartford Life.

Previously Glenn Ritt was the editor and publisher of Cape Cod Community Newspapers. Prior to that, he was vice president for news and information for North Jersey Media, one of the largest family owned newspaper companies in the nation. In his role, Ritt was editor of the Bergen Record. Ritt also has been economics writer for the Associated Press in Washington, D.C., covering the Federal Reserve, Treasury Department, White House and Congress. He was named a Sloan Fellow in economics journalism at the Woodrow Wilson School at Princeton University.

Ernie Johnson moved to Cape Cod in 1981 after working for Anheuser Busch and has been an entrepreneur ever since. He started out his career on the Cape as a stockbroker with a local firm. Since then he has owned various businesses. Currently he is president/owner of Advanced Printing in Dennis, Massachusetts, a print brokerage company that operates on a national basis. He also is a partner in both Cape Promotional Products, a promotional products company, and CDJ Realty Trust, a local real estate development company. Ed McDonald, past chair, Cape Cod SCORE Chapter, nominated the three men for this award.

Massachusetts Veteran Small Business Champion

Carlene J. Arambula, Program Coordinator/Veterans Employment Representative
Massachusetts Department of Workforce Development
Division of Career Services
Berkshire Works
160 North Street
Pittsfield, MA 01201



Carlene Arambula, a Navy veteran, is the Massachusetts Program Coordinator/Veterans Employment Representative for the Massachusetts Department of Workforce Development – Division of Career Services and was the statewide transition assistance program coordinator in 2006. She is also the Army Career & Alumni Program Coordinator for the Division of Career Services.

Carlene has a wide-ranging work history as business school instructor, admissions executive and veterans' employment representative. She has been educated in workforce development and has extensive experience in local and state training, curriculum development and employer/employment relations. She also has owned her own residential cleaning business from 1987 – 1999.

Carlene is a proactive volunteer for numerous veterans' community agencies and organizations as well as the current vice president of the Berkshire chapter of the Navy League. She is also on the steering committee for the Women's Veteran Network.

Carlene has been recognized for her outstanding work performance. Awards include: "2004 Employee of the Year" awarded by the Berkshire County Regional Employment Board, "Outstanding TAP Program Facilitation and Expansion" awarded by the United States Department of Labor Assistant Secretary for Veterans Employment and Training Charles S. Ciccolella, "Certificate of Appreciation UMASS ARMY ROTC MINUTEMAN BATTALION" awarded by MSG/USA Michael L. Anderson, "Citation of Outstanding Performance to Civilian Career Development" awarded by the Department of Workforce Development – Division of Career Services, and most recently "Certificate of Appreciation Outstanding Support of the Army Career & Alumni Program".

John A. Bohichik, Transition Services, Eastern Time Zone, Army Career & Alumni Program at Fort Monmouth, New Jersey., nominated Carlene for this award.

Region I Prime Contractor of the Year 2007

Robert L. Delhome, President
Charter Environmental, Inc.
72 Jonspin Road
Wilmington, MA 01887



Region I 2007 Prime Contractor of the Year, Charter Environmental, specializes in environmental remediation, ecosystem restoration, waste management and civil construction. Founded in 1997, the firm is certified in SBA's 8(a) and HUBZone programs. The company has 99 employees, averages \$30 million in revenues and maintains regional offices in Wilmington, MA, Eliot, ME and San Antonio, TX.

The Small Business Contractor awards honor small businesses that have provided the government with outstanding goods and services as prime contractors. Charter has completed many projects for the Army Corps of Engineers, the U.S. Air Force and other federal agencies.

Charter's President Robert Delhome was named SBA's New England Minority Small Business Person of the Year in 2005. Delhome was honored at SBA's National Small Business Week celebration in Washington, D.C. on April 23, 2007.